



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
P.O. BOX 1450  
ALEXANDRIA, VA 22313-1450

11/16/04  
S/E  
w/ Elec.

Appl No.: 09/820271  
Applicant: TFHC, Inc., et al.  
Filing Date: March 27, 2001  
Art Unit: 3627  
Examiner: Joseph A. Fischetti

Attorney Docket No.: 101106.0002

RECEIVED  
DEC 24 2003  
GROUP 3600

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO RESTRICTION REQUIREMENT**

Sir:

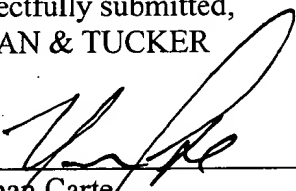
The Office Action of October 14, 2003, requires a restrictions to one of the following inventions:

- I. Claims 1-32, drawn to a method of 3<sup>rd</sup> party payment, classified in class 705, subclass 53.
- II. Claims 33-42, drawn to a billing method, classified in class 705, subclass 34.
- III. Claims 43-56, drawn to individual payment method, classified in class 705, subclass 18.
- IV. Claims 57-60, drawn to a system for billing, classified in class 709, subclass 310.

Therefore, the applicant elects without traverse Claims 1-32.

Claims 1-32 are pending in this application. The applicant requests allowance of all pending claims.

Respectfully submitted,  
RUTAN & TUCKER

By   
Norman Carte  
Reg. No. 30455

Rutan & Tucker  
611 Anton Blvd., 14<sup>th</sup> Floor  
Costa Mesa, CA 92626-1931  
Telephone (714) 641-5100  
Fax (714) 546-9035